

**REMARKS/ARGUMENTS**

Claims 1-3, 6, 9-16, and 18-25 are pending in this application. By this amendment, claims 1-25 have been cancelled without prejudice and new claims 30-37 have been added.

The Examiner has rejected all claims under 35 U.S.C. 103(a) as being obvious based on Marcous et al. (U.S. Patent No. 5,650,604) in view of Cuervo (U.S. Patent No. 6,105,009) or in view of additional references.

New claims 30 and 35 have been provided to further clarify aspects of embodiments in the present application. Applicant submits that the references alone or in combination, do not teach or suggest ALL of the elements claimed in new claims 30 and 35. For example, the use of various levels of security, including the initiating security ID, authorization security ID, dispensing security ID, confirmation security ID as well as the verification ID protocol and the PIN number enhances the level of security to limit the opportunities for abuses of the system.

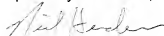
Applicant submits that claims 30 and 35 are in condition for allowance. Claims 31-34 and 36-37 depend from one of claims 30 and 35 and for at least similar reasons, as well as the additional elements included therein, are also believed to be in condition for allowance.

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**Conclusion:**

In view of the foregoing amendments and remarks it is respectfully submitted that this application is in condition for allowance. Favourable consideration and prompt allowance are earnestly solicited.

Respectfully submitted,



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